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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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The Bank of New York Mellon Trust Company, fka The Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank N.A. as Successor in Interest to Bank One, N.A. as Trustee for Asset Backed Funding Corporation Mortgage Loan Asset-Backed Certificates Series 2003-WF1

In Re:

Nelson Fidelis De Goes Mariann Fidelis De Goes

Debtors.



Order Filed on July 8, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-21535 ABA

Adv. No.:

Hearing Date: 6/25/19 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: July 8, 2019

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Debtors: Nelson Fidelis De Goes, Mariann Fidelis De Goes

Case No: 18-21535 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon Trust Company, fka The Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank N.A. as Successor in Interest to Bank One, N.A. as Trustee for Asset Backed Funding Corporation Mortgage Loan Asset-Backed Certificates Series 2003-WF1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 23 Stag Run, Washington Township, NJ 08080, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew B. Finberg, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 24, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through June 2019 for a total post-petition default of \$13,935.77 (1 @ \$1,505.30, 5 @ \$1,557.09, 3 @ \$1,548.34); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$10,000.00; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$3,935.77 will be paid over six months by Debtor remitting \$655.96 per month for five months and \$655.97 for one month, which additional payments shall begin on August 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume July 1, 2019, directly to Secured Creditor's servicer Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Nelson Fidelis De Goes, Mariann Fidelis De Goes

Case No: 18-21535 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.